Amendments to the Claims

Please cancel claims 1127-1130, 1133, 1134, 1136, 1138-1147, and 1154 without prejudice.

The following listing of claims will replace all prior versions and/or listings of claims in the application:

Listing of Claims:

Claims 1-1092 (cancelled)

1093. (Currently amended): A method of assessing the validity of a payment instrument using a computer system, comprising:

provising the payment instrument to a computer system, wherein the payment instrument comprises pre-printed information;

comparing, using the computer system, at least a portion of the pre-printed information in the payment instrument to one or more document stock profile representations associated with a profile for one or more accounts or a profile for one or more individual writers, entities, or representatives of an entity, wherein evidence of non-validity of the payment instrument comprises failure of at least a portion of the pre-printed information in the payment instrument to approximately match at least one of the one or more document stock profile representations; and

analyzing a correlation of information between two or more information fields of the payment instrument, wherein the analysis of a first information field of the payment instrument is dependent on what information is in a second information field of the payment instrument, and wherein the comparison of the pre-printed information in the

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payment instrument to the at least one document stock profile representation is based on the correlation analysis between the first information field and the second information field.

1094. (Previously presented): The method of claim 1093, wherein the payment instrument is a check.

1095. (Previously presented): The method of claim 1093, wherein the payment instrument is a giro.

1096. (Previously presented): The method of claim 1093, wherein providing the payment instrument to the computer system comprises providing one or more images of the payment instrument to the computer system.

1097. (Previously presented): The method of claim 1093, wherein providing the payment instrument to the computer system comprises providing one or more images of at least a portion of the pre-printed information of the payment instrument to the computer system.

1098. (Previously presented): The method of claim 1093, wherein the pre-printed information comprises pre-printed words, pre-printed characters, pre-printed graphic elements, or combinations thereof.

1099. (Cancelled)

1100. (Previously presented): The method of claim 1093, wherein at least one pre-printed profile representation comprises images of pre-printed graphic elements, pre-printed words, pre-printed characters, or combinations thereof.

1101. (Cancelled)

1102. (Previously presented): The method of claim 1093, wherein at least one pre-printed profile representation is obtained from a validated payment instrument.

1103. (Previously presented): The method of claim 1093, further comprising:

> comparing handwriting in one or more amount fields of the payment instrument to one or more writing profile representations derived from at least one other payment instrument, wherein evidence of non-validity of the payment instrument further comprises failure of at least a portion of the handwriting in at least one of the amount fields of the payment instrument to approximately match at least one writing profile representation.

1104. (Previously presented): The method of claim 1103, wherein at least one of the amount fields is a courtesy amount field.

1105. (Previously presented): The method of claim 1103, wherein at least one of the amount fields is a legal amount field.

1106. (Previously presented): The method of claim 1093, further comprising:

> comparing handwriting in a signature field of the payment instrument to one or more writing profile representations derived from at least one other payment instrument, wherein evidence of non-validity of the payment instrument further comprises failure of at least a portion of the handwriting in at least one of the signature fields of the payment instrument to approximately match at least one writing profile representation.

1107. (Previously presented): The method of claim 1093, further comprising:

> comparing handwriting in one or more information fields of the payment instrument to one or more writing profile representations derived from at least one other payment instrument, wherein evidence of non-validity of the payment instrument further comprises

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failure of at least a portion of the handwriting in at least one of the information fields of the payment instrument to approximately match at least one writing profile representation.

1108. (Currently amended): A system, comprising:

a CPU;

a data memory coupled to the CPU; and

a system memory coupled to the CPU, wherein the system memory is configured to store one or more computer programs executable by the CPU, and wherein at least one of the computer programs are executable to implement a method of assessing the validity of a payment instrument, the method comprising:

payment instrument, the method comprising:

providing the payment instrument to a computer system, wherein the payment instrument comprises pre-printed information ;

comparing at least a portion of the pre-printed information in the payment instrument to one or more document stock profile representations associated with a profile for one or more accounts or a profile for one or more individual writers, entities, or representatives of an entity, wherein evidence of non-validity of the payment instrument comprises failure of at least a portion of the pre-printed information in the payment instrument to approximately match at least one of the one or more document stock profile representations; and

analyzing a correlation of information between two or more information fields of the payment instrument, wherein the analysis of a first information field of the payment instrument is dependent on what information is in a second information field of the payment instrument, and wherein the comparison of the pre-printed

information in the payment instrument to the at least one document stock profile representation is based on the correlation analysis between the first information field and the second information field.

1109. (Currently amended): A computer readable storage medium comprising program instructions, wherein the program instructions are computer-executable to implement a method of assessing the validity of a payment instrument, the method comprising:

providing the payment instrument to a computer system, wherein the payment instrument comprises pre-printed information;

comparing at least a portion of the pre-printed information in the payment instrument to one or more document stock profile representations associated with a profile for one or more accounts or a profile for one or more individual writers, entities, or representatives of an entity, wherein evidence of non-validity of the payment instrument comprises failure of at least a portion of the pre-printed information in the payment instrument to approximately match at least one of the one or more document stock profile representations; and

analyzing a correlation of information between two or more information fields of the payment instrument, wherein the analysis of a first information field of the payment instrument is dependent on what information is in a second information field of the payment instrument, and wherein the comparison of the pre-printed information in the payment instrument to the at least one document stock profile representation is based on the correlation analysis between the first information field and the second information field.

1110. (Currently amended): A method of assessing the validity of a payment instrument using a computer system, comprising:

providing the payment instrument to a computer system, wherein the payment instrument comprises at least one machine-printed text block ~~in~~ ;

comparing, using the computer system, machine-printed text in at least one machine-printed text block of the payment instrument to one or more document stock profile representations associated with a profile for one or more accounts or a profile for one or more individual writers, entities, or representatives of an entity, wherein evidence of non-validity of the payment instrument comprises failure of at least a portion of the machine-printed text in at least one machine-printed text block in the payment instrument to approximately match at least one of the one or more document stock profile representations; and

analyzing a correlation of information between two or more information fields of the payment instrument, wherein the analysis of a first information field of the payment instrument is dependent on what information is in a second information field of the payment instrument, and wherein the comparison of the machine-printed text in the payment instrument to the at least one document stock profile representation is based on the correlation analysis between the first information field and the second information field.

1111-1112. (Cancelled)

1113. (Previously presented): The method of claim 1110, wherein providing the payment instrument to the computer system comprises providing one or more images of the payment instrument to the computer system.

1114. (Previously presented): The method of claim 1110, wherein providing the payment instrument to the computer system comprises providing one or more images of at least a portion of at least one machine-printed text block to the computer system.

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1115. (Previously presented): The method of claim 1110, wherein the machine-printed text blocks comprise machine-printed words, machine-printed characters, or combinations thereof.

1116-1118. (Cancelled)

1119. (Currently amended): The method of claim 1110, wherein at least one stock profile representation is obtained from a validated payment instrument.

1120. (Previously presented): The method of claim 1110, further comprising:

comparing handwriting in one or more amount fields of the payment instrument to one or more writing profile representations derived from at least one other payment instrument, wherein evidence of non-validity of further comprises failure of at least a portion of the handwriting in at least one of the amount fields of the payment instrument to approximately match at least one of the writing profile representations of an amount field.

1121-1122. (Cancelled)

1123. (Previously presented): The method of claim 1110, further comprising:

comparing handwriting in one or more signature fields of the payment instrument to one or more writing profile representations of a signature field derived from at least one other payment instrument, wherein evidence of non-validity of the payment instrument further comprises failure of at least a portion of the handwriting in at least one of the signature fields of the payment instrument to approximately match at least one of the writing profile representations of a signature field.

1124. (Previously presented): The method of claim 1110, further comprising:

comparing handwriting in one or more information fields of the payment instrument to
one or more writing profile representations of an information field derived from at least
one other payment instrument, wherein evidence of non-validity of the payment
instrument further comprises failure of at least a portion of the handwriting in at least one
of the information fields of the payment instrument to approximately match at least one
of the writing profile representations of an information field.

1125. (Currently amended): A system, comprising:

a CPU;

a data memory coupled to the CPU; and

a system memory coupled to the CPU, wherein the system memory is configured to store
one or more computer programs executable by the CPU, and wherein at least one of the
computer programs are executable to implement a method of assessing the validity of a
payment instrument, the method comprising:

> providing the payment instrument to a computer system, wherein the payment
> instrument comprises at least one machine-printed text block;

comparing machine-printed text in at least one machine-printed text block in the payment
instrument to one or more document stock profile representations associated with a
profile for one or more accounts or a profile for one or more individual writers, entities,
or representatives of an entity, wherein evidence of non-validity of the payment
instrument comprises failure of at least a portion of the machine-printed text in at least
one machine-printed text block in the payment instrument to approximately match at least
one of the one or more document stock profile representations: and

analyzing a correlation of information between two or more information fields of the payment instrument, wherein the analysis of a first information field of the payment instrument is dependent on what information is in a second information field of the payment instrument, and wherein the comparison of the machine-printed text in the payment instrument to the at least one document stock profile representation is based on the correlation analysis between the first information field and the second information field.

1126. (Currently amended): A computer readable storage medium comprising program instructions, wherein the program instructions are computer-executable to implement a method of assessing the validity of a payment instrument, the method comprising:

providing the payment instrument to a computer system, wherein the payment instrument comprises at least one machine-printed text block

comparing machine-printed text in at least one machine-printed text block in the payment instrument to one or more document stock profile representations associated with a profile for one or more accounts or a profile for one or more individual writers, entities, or representatives of an entity, wherein evidence of non-validity of the payment instrument comprises failure of at least a portion of the machine-printed text in at least one machine-printed text block in the payment instrument to approximately match at least one of the one or more document stock profile representations; and

analyzing a correlation of information between two or more information fields of the payment instrument, wherein the analysis of a first information field of the payment instrument is dependent on what information is in a second information field of the payment instrument, and wherein the comparison of the machine-printed text in the payment instrument to the at least one document stock profile representation is based on the correlation analysis between the first information field and the second information field.

1127-1148. (Cancelled)

1149. (Previously presented): The method of claim 1093, wherein comparing at least a portion of the pre-printed information in the payment instrument to one or more document stock profile representations comprises comparing a size of the pre-printed text in the information field of the payment instrument to the size of pre-printed text in another payment instrument.

1150. (Previously presented): The method of claim 1093, wherein evidence of non-validity of the payment instrument comprises failure of at least a portion of the pre-printed information in the payment instrument to approximately match at least one document stock representation.

1151. (Previously presented): The method of claim 1093, further comprising performing one or more fraud tests and assigning a numerical fraud weight to at least one of the one or more of the fraud tests, wherein the numerical fraud weight corresponds to the strength of the indication of fraud in the payment instrument, wherein one of the fraud tests is weighted differently than at least one of the other fraud tests.

1152. (Previously presented): The method of claim 1151, wherein at least one of the fraud tests is based on a comparison of handwriting in an information field of the payment instrument to at least one handwriting profile representation, wherein at least one of the fraud tests is based on a comparison of pre-printed information in the payment instrument to at least one of the one or more document stock profile representations, wherein at least one of the fraud tests based on handwriting is weighted differently than at least one of the fraud tests based on pre-printed information.

1153. (Previously presented): The method of claim 1093, wherein at least one profile representation is based on a writing profile comprising data on at least one cross-field relationship between at least two information fields in the payment instrument, wherein the comparison of the pre-printed information in the payment instrument to the at least one of the

one or more document stock profile representations is based on cross-field relationship data retrieved from the writing profile.

1154. (Cancelled).

1155. (Currently amended): The method of claim 1093~~1154~~, wherein analyzing the correlation of information between two or more information fields comprises reading information from at least one cross-correlation table.

1156. (Currently amended): The method of claim 1093~~1154~~, wherein analyzing the correlation of information between two or more information fields comprises determining whether the writing in the first field of the payment instrument matches an entry in a lexicon associated with the information in the second information field of the payment instrument, wherein the lexicon is based on at least one other payment instrument.

1157. (Previously presented): The method of claim 1093, further comprising comparing a size of payment instrument to the size of at least one other payment instrument, wherein evidence of non-validity of the payment instrument comprises failure of the size of the payment instrument to approximately match the size of at least one other payment instrument.

1158. (Previously presented): The method of claim 1093, wherein comparing pre-printed information in the document to at least one of the one or more document stock profile representation comprises comparing pre-printed information against layout characteristics of the stock profile.

1159. (Previously presented): The method of claim 1093, wherein comparing pre-printed information in the document to at least one of the one or more document stock profile representation comprises comparing pre-printed information against characteristics of a graphic element of the stock profile representation.

1160. (Previously presented): The method of claim 1093, wherein comparing pre-printed information in the document to at least one of the one or more document stock profile representation comprises comparing pre-printed information against a bank logo from the stock profile representation.

1161. (Previously presented): The method of claim 1093, wherein comparing pre-printed information in the document to at least one of the one or more document stock profile representation comprises comparing a location of a graphical element in the pre-printed information against a location of a corresponding graphical element in at least one of the one or more stock profile representations.